

Laborers Quarterly

A publication for Northern California Laborers.



Laborers Quarterly is replacing the monthly Laborers Bulletins. You will still be able to find the key information you've come to rely on, but this new publication is intended to expand and simplify how we communicate with our participants.

IN THIS ISSUE:

22 Reasons to call Claremont EAP | Your 1099R Tax Form | Plan Year Deductible | Retiree Self-Pay Rate

#1

Changing Your Dental Plan

If you plan on changing your dental plan, you must submit a Dental Enrollment Form to the Trust Fund Office by February 14, 2015 for a March 1 effective date.

To view or print more details, please visit our website:
www.norcalaborers.org

#2

Paying for COBRA

If you are enrolled in COBRA Continuation Coverage, your premium payments must be received by the first day of the coverage month. Although there is a 30 day grace period, eligibility of benefits will be delayed until payment is received. Failure to make your monthly payment will result in termination of your health coverage. For more information, contact the Health & Welfare Department.

#3

Your 1099R Tax Form

Your 1099R tax form will be mailed by the end of January 2015. If you have chosen direct deposit for your pension benefit payments, make certain that the Trust Fund Office has your current mailing address on file. If your address is not updated, your 1099R may be delayed or returned to the Trust Fund Office.

If necessary, you can complete a Change of Address by contacting the Pension Department or you can print one online by visiting: www.norcalaborers.org

#4

Pension Statements of Account

In late December, the Trust Fund Office mailed Pension Statements of Account to all active participants. Review the statement to verify your worked hours have been correctly reported. If you find a discrepancy, contact the Pension Department.

#5

The Northern California Laborers Training Center

The Training Program is designed to provide basic, as well as advanced, instruction in a variety of construction skills. Trainees learn from instructors who have many years of experience in the construction industry. Classes are equipped with modern equipment and tools, and strong emphasis is placed on operation and safety. Classes range from one to six weeks. A typical course format entails approximately 45 minutes of classroom instruction per day with the remaining time spent on "hands-on" training. All training is done under the direct supervision of a certified instructor.

Contact the Training Center:

1001 Westside Drive
San Ramon, CA 94583-4098

Training Operations: (925) 828-2513
training@norcalaborers.org

Apprenticeship Program: (925) 556-0858
apprenticeship@norcalaborers.org



Claremont Benefit Summary

A Reintroduction to the Employee Assistance Program

Claremont EAP is an industry leading behavioral services firm headquartered in Northern California. Since 2005, Claremont has been providing high quality, personalized services to Laborers and their eligible dependents. The Claremont difference rests in the proven ability to partner and solve problems for clients. Claremont brings the Laborers, respected leadership, a member-friendly approach and a commitment to meeting your specific needs.

COUNSELING

Three free visits per family member, per incident, per plan year (plan year is 3/1-2/28). Counseling can address any personal issue such as marital/family conflicts, parenting concerns, substance abuse, work stress, depression, and other issues that affect your quality of life. Counseling is available in person or via video conference. Additional visits are offered to clients at Claremont's discounted rates.

LEGAL CONSULTATION

Up to 30-minutes of free consultation is provided at no cost. A 25% discount is available for any service beyond the initial consultation. Telephonic or in-person consultation is available. Attorneys have expertise in areas such as family law, consumer issues, traffic violations and personal injury, etc. Free "Simple Will" kits are available upon request.

FINANCIAL SERVICES

An initial 30-60 minute consultation with a financial counselor is available at no cost. Financial specialists are able to assist employees/family members with budgeting, retirement planning, debt consolidation, ID Theft, financial planning, auto and real estate purchasing, etc. Free credit reports are provided upon request.

ELDER/ADULT/CHILD CARE

Nationwide referrals for elder/adult/child care resources are provided. A Work/Life Specialist consults with employee or family member to generate a customized report, which provides a listing of appropriate agencies/services and other helpful written information.

SCHOOL/COLLEGE ASSISTANCE

This nationwide program helps parents research elementary and/or secondary schools for their child. Claremont also provides assistance with the college search process for both college-bound children and the working adult in search of furthering his/her educational needs.

ADOPTION ASSISTANCE

Nationwide referrals for adoption attorneys, agencies, infertility specialists, and support groups are provided.

CONVENIENCE REFERRALS

Referrals provided for daily living such as pet care, home repair, errand services, travel, entertainment and apartment locator services.

WELLNESS REFERRALS

Help with physician searches, medical support groups, fitness centers, diet & nutrition resources, alternative medicine, and other resources. Some restrictions may apply.

CRITICAL INCIDENT STRESS DEBRIEFING (CISD) *

Onsite CISD services to respond to emergency situations (e.g. natural disasters, death of a co-worker, etc.) are provided. Three (3) hours free per incident.

**Additional on-site services not included in the EAP are available on a fee-for-service basis.*

CONTACT CLAREMONT EAP

1-800-834-3773 | 24/7 for clinical emergencies | M-F, 8am to 5pm

www.claremonteap.com

For "22 Reasons Why You Should Call Claremont EAP," see page 5.

Explanation of Benefits Notice

Direct Payment Plan Participants

An Explanation of Benefits (EOB) notice is a summary of your recent medical benefit claim that has been processed for payment. The EOB will show the dates and types of services that were performed by your medical provider, as well as the amounts billed and paid by the Trust Fund. Additionally, the EOB will inform you of your financial responsibility for the claim after taking into consideration copayments, deductible, and coinsurance.

It is very important that you save your EOB and compare the information provided with the bill you receive from your medical provider. This quick comparison helps to ensure that the provider is not overcharging for services or charging for services that have not been performed.

Continuing Health Coverage when getting Laid Off

All active laborers in the health plan have an hour bank. If you are laid off, the hours in your bank can be used to provide continued coverage for a period of time. The hour bank ceiling is 990 hours with a deduction of 110 hours for each month of coverage. A minimum of 440 hours are required to continue coverage.

If you get laid off and need information regarding continued coverage, please contact the Health & Welfare Department.



Credit for Periods of Disability

Pension Plan

Keeping Medical Coverage after becoming Disabled

If you become disabled, you may be qualified for disability hours credit. This helps protect you and your family in the event you are unable to work. In order to qualify you must have 440 hours in your hour bank at the start of your disability. If eligible, you can receive 8 hours per day, up to 40 hours per week, not to exceed 110 hours per month, or 660 hours in a 12-month period.

For more information, contact the Health & Welfare Department.

Credited service and benefit units can be granted based on temporary disability. If you are disabled and collecting temporary Workers' Compensation or State Disability Benefits, you may be eligible for disability hours credit. Disability hours credit cannot be granted for periods of permanent disability.

Plan Year Deductible

Direct Payment Plan

\$150 per person / \$450 per family
Plan Year- March 1 to February 28

Kaiser Permanente Plan

\$150 per person / \$450 per family
Plan Year- January 1 to December 31

Credited Service

Pension Plan

Credited service is an award you earn each year from the pension plan based on the number of hours you work. Currently, if you work 870 hours or more in a plan credit year, you earn 1 year of credited service. Effective 8/1/13, if you work 500 or more hours in a plan credit year, you will earn half a year of credited service.

Credited Service history determines if you are vested and eligible for a future pension benefit.

Coinsurance

Direct Payment Plan Participants

When you receive medical services, you are responsible for a percentage of the cost. This is known as coinsurance. Your coinsurance is 10% of the negotiated amount if you use a PPO provider and 30% if you use a non-PPO provider.

Contact the Health & Welfare Department for more information.

RETIRED PARTICIPANTS

Faster Health Care Assistance Benefit

If you currently receive a Health Care Assistance Benefit, you can sign up for Electronic Direct Deposit (EDD) and have it deposited into your checking or savings account on the day the Fund issues payment.

Please note that your Pension Benefit and Health Care Assistance Benefit are issued separately, therefore separate EDD forms are required for each benefit.

You can contact the Pension Department for an EDD form or you can print one online at www.norcalaborers.org.

Pension Information

Payment Dates: Pension benefit payments are directly deposited or mailed three business days before the 1st day of each benefit month.

February - 1/28/2015 March - 2/25/2015 April - 3/27/2015

Electronic Direct Deposit (EDD): Sign up for EDD and have your monthly pension benefit in your checking or savings account the day the Fund issues payment. You can contact the Pension Department for an EDD form or you can print one online at www.norcalaborers.org



Qualified for Medicare?

Health & Welfare Plan Participants

If you are under the age of 65, are covered by the Retired Plan and have received a Medicare card, either for yourself or an eligible dependent (under age 65), mail a copy to the Trust Fund Office. If you or an eligible dependent are enrolled in Medicare parts A and B, you may be entitled to a lower monthly medical premium. For further information, contact the Pension Department.

Retiree Self-Pay Rate

Health & Welfare Plan Participants

A Notice of Change in Monthly Self-Payment Rates will be mailed later this month. Information provided in this notice:

- Current monthly premium
- New monthly premium effective March 2015
- Current health plan coverage
- Other health plan options

If you want to change your health plan, contact the Pension Department.

Need Glasses?

Vision Plan Participants

As soon as you notice your eyesight is changing, it's time to see your eye doctor. Yearly exams are the best way to ensure a possible vision problem is detected and treated early. Call EyeMed at 1-866-723-0515 or visit www.eyemedvisioncare.com to find a vision care provider near you. Be sure to select Eyemed Vision Care Select H Plan when choosing providers.

Eye Exam, Lenses & Frames - every 12 months

Allowances: \$145 for frames / \$120 for contacts

Copayments: \$10 for eye exam / \$10 for lenses

Returning to Work and Your Pension

If you are under age 65 and you return to work in the Building and Construction Industry in the type of work considered "prohibited" by the pension plan, your pension will be suspended for the number of months you work in that type of employment, as well as an additional three-months before your monthly pension resumes.

For example, if you return to work in December and stop work in April, your pension will be suspended for each of those months, plus a penalty of three months from May through July, and you may resume pension benefits in August.

If you are between the ages of 65 and RBD*, you are permitted to work in prohibited employment for less than 40 hours per month. If you work 40 or more hours in a month, your pension benefit will be suspended. Your pension will resume for any month you work less than 40 hours.

If you have reached your RBD*, you can engage in any type of employment without jeopardizing your pension.

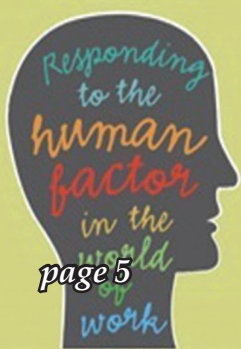
There are some types of employment that you are permitted to engage in without jeopardizing your pension. For further information, contact the Pension Department.

***Required Beginning Date (RBD)** = The April 1st following the calendar year in which you reach 70^{1/2} years of age.

22 Reasons to Call Claremont EAP

1. It's free! No money comes out of your paycheck.
2. It's confidential – no one will know that you called Claremont unless you tell them.
3. Accessing Claremont is easy: no forms, no co-pays, no deductibles. Just one toll free number.
4. Be proactive about your life!
5. You get free counseling sessions with a licensed clinician in private practice.
6. Counseling can be for individuals, couples and families.
7. Free legal consultations!
8. You can do a Simple Will for free.
9. Free financial consultations!
10. You get one free Credit Report every year (and it does come with a credit score). Beat that.
11. Get your life organized!
12. Looking for child care services? Claremont will generate a customized report for you, with a listing of appropriate services and other helpful written information.
13. Same with elder care services – Claremont provides nationwide referrals and customized reports.
14. Need help choosing a public or private school for your child? Claremont can help you do the research.
15. Feel overwhelmed by the college search process? Claremont can help you research undergraduate and graduate programs, including financial aid.
16. Claremont provides nationwide referrals for adoption attorneys, agencies, infertility specialists, and support groups.
17. Do you care for a pet? Claremont offers referrals for pet services such as vets, groomers, boarders, animal hospitals and pet sitters.
18. Looking for a low or no cost community resource? Claremont provides referrals to 12-step meetings, inpatient and outpatient treatment facilities, and more. Just call.
19. Be prepared for whatever comes up.
20. Manage your stress – at work and at home.
21. All benefited employees and their family members in the immediate household are eligible.
22. It's free and confidential – why not call?

1-800-834-3773 | 24/7 for clinical emergencies | M-F, 8am to 5pm | www.claremonteap.com



CLAREMONT EAP *Your trusted resource*

IMPORTANT DATES

Event	Date	Group(s) Affected
New Year's Day, office closed	January 1 & 2	All
Kaiser Permanente Plan year start	January 1	Health & Welfare- All
February Pension check	January 28*	Pension Plan Participants
January Annuity check	January 30*	Annuity Plan Participants
IRS 1099R Form	January 30	Pension Plan Participants
Dental Open Enrollment ends	February 16	Dental Plan Participants
Presidents Day, office closed	February 16	All
March Pension check	February 25*	Pension Plan Participants
February Annuity check	February 27*	Annuity Plan Participants
Dental Plan Effective date	March 1	Dental Plan Participants
Direct Payment Plan year start	March 1	Health & Welfare - All
April Pension check	March 27*	Pension Plan Participants
March Annuity check	March 31*	Annuity Plan Participants

* If you are signed up for EDD, check will be deposited on this date. If you are not signed up for EDD, your check will be mailed on this date.

CONTACT THE TRUST FUND OFFICE

Laborers Funds Administrative Office of Northern California, Inc.

220 Campus Lane | Fairfield, CA 94534 | 707-864-2800 | 1-800-244-4530 | Monday - Friday, 8am - 5pm
customerservice@norcalaborers.org | <http://www.norcalaborers.org/About/ContactUs.htm>



From Sacramento traveling westbound on I-80:

Take the Suisun Valley Road / Green Valley Road exit (there are also signs for "Solano Community College"). At the fork make a right onto Neitzel Road. At the stop sign, make a left onto Suisun Valley Road. Head straight past the two stoplights. Make a right onto Campus Lane. Our building will be the first on your left. Make the 2nd left into our front parking lot.

From San Francisco (I-80/I-680) traveling eastbound on I-80:

Take the Suisun Valley Road exit (there are also signs for "Solano Community College"). Make a left at the stop sign onto Suisun Valley Road. Drive straight through a stop sign and two stoplights. Make a right onto Campus Lane. Our building will be the first on your left. Make the 2nd left into our front parking lot.



Laborers Funds Administrative Office
of Northern California, Inc.
220 Campus Lane
Fairfield, CA 94534



DISCLAIMER

The Laborers Bulletin is published with the intent of providing information about the various benefits available to eligible participants and how to effectively use those benefits. There are exclusions and limitations in all benefit plans, so carefully read our various plan Rules and Regulations. Health and Welfare Plan rules should be reviewed before seeking medical care. Your rights as a plan participant are ultimately determined by the Rules and Regulations of the various benefit plans.

Laborers Funds Administrative Office of Northern California, Inc.
220 Campus Lane
Fairfield, CA 94534-1498
1 707 864 2800 or 1 800 244 4530
www.norcalaborers.org

Important Plan Benefit Change

Date: January 30, 2015

To: All Direct Payment Plan Participants and Eligible Dependents

RE: **Laborers Health and Welfare Trust Fund for Northern California**
Direct Payment Plan Benefit Changes

We are pleased to announce the following benefit improvements to your Health and Welfare Plan:

E-Visits (online doctor visits) with LiveHealth Online

Beginning March 2015, you and your eligible dependents will have access to LiveHealth Online—a tool offered by Anthem Blue Cross, which allows you to speak with doctors online from your computer with a webcam or mobile device. Some benefits of this program include:

- Access to doctors 24 hours a day, 7 days a week.
- Secure and private video chats with doctors.
- If needed, prescriptions can be sent directly to your pharmacy (Note: some states limit prescriptions to in-person visits).

LiveHealth Online can be used for non-emergency medical issues such as:

- Cold and flu symptoms such as a cough, fever and headaches
- Allergies
- Sinus Infections
- Family health questions

Keep in mind, **LiveHealth Online is not for emergencies**. If you experience an emergency, you should always call 911.

The LiveHealth Online E-visit copayment is \$10, while the current office visit copayment is \$15 after the deductible and the current emergency room copayment is \$25 plus 10% coinsurance after the deductible.

Talk to a doctor when it's convenient for you. Sign up at **livehealthonline.com** or download the free LiveHealth Online app from your mobile device.

Gender Reassignment

Due to changes in laws governing the Plan, charges in connection with gender identity disorder, including gender reassignment surgery, have been added as covered expenses under the Plan.

If you have questions about these benefit changes, contact the Trust Fund Office, Monday through Friday from 8:00 AM to 5:00 PM.

Sincerely,

Board of Trustees

This announcement is intended to be a brief summary of the plan change. It cannot describe each and every plan provision that may be relevant to your situation. You should always refer to your plan booklet for the full details of your plan. You should keep all Important Plan Benefit Change announcements with your plan booklet so it contains up-to-date information on the plan.

Receipt of this announcement does not validate your eligibility under the plan. You should always call the Trust Fund Office to verify your eligibility prior to any service.

Grandfathered Health Plans under the Affordable Care Act (ACA)

The Laborers Health and Welfare Trust Fund—Active Plan and Special Plan for Active Employees—are “grandfathered health plans” under the **Patient Protection and Affordable Care Act (the Affordable Care Act) or ACA**. As permitted by the ACA, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted (March 23, 2010). Being a grandfathered health plan means that the Plans may not include certain consumer protections of the ACA that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the plan administrator at the Laborers Funds Administrative Office for Northern California, Inc. at the address indicated above. The Plans are also governed by ERISA. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1 866 444 3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.



January 2015

To: All Plan Participants

Re: Northern California Laborers Scholarship Contest

We are pleased to announce that the Northern California Laborers Scholarship Foundation will be awarding seventy-five (75) scholarships in the amount of \$3,000 each for the Fall 2015 - Spring 2016 school year.

Please be aware that this scholarship is open only to eligible children of members of affiliated Laborers' Local Union Nos. 67, 73, 166, 185, 261, 270, 294, 304, 324, 886 and 1130.

Enclosed please find a copy of the Application Form and the Contest Rules and Application Instructions. Applications will be accepted beginning February 1, 2015 through no later than 5 pm, Friday, April 3, 2015. Please contact your Local Union or the District Council for more details or any questions regarding eligibility or application requirements.

Sincerely,

Oscar De La Torre, President
Northern California Laborers Scholarship Foundation

Enclosures

ODLT:dle
opeiu29(afl-cio)

Northern California Laborers Scholarship Foundation

APPLICATION FORM

This scholarship is a partial scholarship that is awarded by the Northern California Laborers Scholarship Foundation to be applied toward the tuition, books, and materials of the selected recipient for the Fall 2015-Spring 2016 school year. If you wish to apply, complete the form below, and carefully follow the enclosed Contest Rules and Application Instructions. Any applications that are incomplete at the close of the contest will be disqualified. Please note that the Foundation and the Scholarship Selection Committee will hold all information in this application in strict confidence.

APPLICATION DEADLINE: RECEIVED IN OFFICE BY FRIDAY, APRIL 3, 2015 – 5 PM

Please type or print in ink.

1. Name: _____
Last First Middle
 2. Date of Birth: _____
 3. Student ID Number: _____ 4. Email Address: _____
 5. Permanent Address: _____
Street Address City State, Zip
 6. Telephone Number(s) (include area code): _____
 7. Current High School/College: _____
 8. Date Diploma/Degree Received (or expected): _____
 9. Qualifying Parent's Name: _____
Last First Middle
Member ID # _____ Laborers' Local Union # _____ Membership Status: Active ☐ Retiree ☐ Deceased ☐
 10. Type of Scholarship You're Applying for: Undergrad (min. 12 units) ☐ Graduate (min. 6 units) ☐ Trade School ☐
 11. Give a brief statement of your financial need (attach separate sheet if necessary): _____

 12. List any accomplishments, achievements, work experience, vocational/professional training, internships, certificates of proficiency, community service, hobbies, and affiliations (attach separate sheet if necessary): _____

 13. Please submit a short essay on the subject "What does the Labor Movement have in common with the Civil Rights and Human Rights Movements?" This essay should be typed or hand printed on a separate sheet.
- Date: _____ Student's Signature: _____

Northern California Laborers Scholarship Foundation

2015 Scholarship Award Program - Contest Rules and Application Instructions

This year's program will award seventy-five (75) college scholarships of \$3,000 each, which must be used for full-time study at any accredited U.S. college, university, or trade school in the upcoming school year. The following are the general rules and instructions for the 2015 Scholarship Award Program.

Who May Apply:

The applicant must be a child or legally adopted child of a member of a Local Union affiliated with the Northern California District Council of Laborers.

The parent of the applicant must be a member in good standing with the Local Union for at least one (1) year immediately preceding the date of application. If parent is deceased, the parent must have been a member in good standing for at least one (1) year immediately preceding the date of death. If the parent is retired, the parent must be a member in good standing for at least one (1) year immediately preceding the date of application (i.e. retiree dues currently being paid).

The applicant must be either:

- a high school senior of a public or private school who is graduating by the end of Spring 2015 and plans to attend an accredited college, university, or trade school in the United States, or
- a General Education Diploma student who will receive his/her GED by the end of Spring 2015, and plans to attend, an accredited college, university, or trade school in the United States, or
- a student currently enrolled at an accredited college, university, or trade school in the United States.

Instructions:

Applications will be accepted beginning February 1, 2015. **DEADLINE** - All of the following items on this checklist must be received by **5:00 pm on Friday, April 3, 2015:**

- ☐ 1. APPLICATION FORM – completed and signed by the applicant.
- ☐ 2. ESSAY – a short essay on the subject, "What does the Labor Movement have in common with the Civil Rights and Human Rights Movements?"
- ☐ 3. OFFICIAL TRANSCRIPT – must be sealed in an envelope by an authorized official of the school and should be included in the complete application packet and must be received by our office by Friday, April 3, 2015.
- ☐ 4. LETTERS OF RECOMMENDATION - applicants should submit between one and three letters of recommendation giving information about their character and ability. These may be from teachers, community leaders, family friends, or others who know the applicant. Letter(s) of recommendation should be submitted with the application form.
- ☐ 5. UNION MEMBERSHIP STATUS – all applicants must request and submit a letter from the Local Union verifying the parent's membership status. This letter may be included with the application or sent directly from the Local Union.

It is the responsibility of the applicant to ensure that all the above items are received on time and that they are sent to:

NORTHERN CALIFORNIA LABORERS SCHOLARSHIP FOUNDATION
4780 Chabot Drive, Suite 200
Pleasanton, CA 94588-3322

Please note that any incomplete submissions or submissions received after the deadline will not be entered into the competition. Applications may be delivered in person or by any mail/delivery service. Mail-in applications must be received no later than 5:00 pm on Friday, April 3, 2015. Due to the volume of mail we receive at the close of competition, we might not be able to confirm our receipt of your application within the final week of competition. If you require confirmation of receipt, please use a mail/delivery service that can provide you with a confirmation and/or tracking number.

Awarding Scholarships:

Upon receipt of the application form and required application materials, the Northern California Laborers Scholarship Foundation will submit the application for judging to the University Scholarship Selection Committee, an independent outside group composed entirely of professional educators.

Apart from verifying the eligibility of the applicant, Northern California Laborers Scholarship Foundation will not exercise any choice among the various applicants or indicate in any way that one applicant should be favored over another.

All parts of the application, including any community service, school activities, GPA, essay, etc., will be considered during the selection of scholarship recipients. Based on factors normally used in awarding academic scholarships, the University Scholarship Selection Committee will submit to the Northern California Laborers Scholarship Foundation the list of the finalists to be awarded scholarships. The Northern California Laborers Scholarship Foundation will not impose restrictions of any kind on the course of study. Recipients may accept any other grants or awards which do not rule out scholarship aid or other sources. The recipient must remain a full time student during the entire school year for which the scholarship is awarded.

Scholarship winners will be notified by the Northern California Laborers Scholarship Foundation by August 1, 2015.